

Item 1 – Cover Page

Horizon Wealth Management, LLC

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March 12, 2015

This Brochure provides information about the qualifications and business practices of Horizon Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (812) 206-0020 and/or bgeltmaker@horizonwealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Horizon Wealth Management, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Horizon Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This Brochure dated March 7, 2015 replaces our last update dated March 7, 2014.

This Item discusses only specific material changes that are made to the Brochure and provides clients with a summary of such changes.

There are no material changes to our business practices since our last update.

Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Marcia Mattingly at (812) 206-0020 or mmattingly@horizonwealth.com.

Additional information about Horizon Wealth Management, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Horizon Wealth Management, LLC who are registered, or are required to be registered, as investment adviser representatives of Horizon Wealth Management, LLC.

Item 3 -Table of Contents

Item 1 – Cover Page	i
Item 2 – Material Changes	ii
Item 3 -Table of Contents.....	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation.....	2
Item 6 – Performance-Based Fees and Side-By-Side Management.....	2
Item 7 – Types of Clients	3
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	3
Item 9 – Disciplinary Information.....	3
Item 10 – Other Financial Industry Activities and Affiliations	4
Item 11 – Code of Ethics	4
Item 12 – Brokerage Practices	5
Item 13 – Review of Accounts	5
Item 14 – Client Referrals and Other Compensation	6
Item 15 – Custody.....	6
Item 16 – Investment Discretion	6
Item 17 – Voting Client Securities	6
Item 18 – Financial Information	7
Item 19 – Requirements for State-Registered Advisers	7
Brochure Supplement(s)	

Item 4 – Advisory Business

Horizon Wealth Management, LLC was established 1999, becoming a branch office of LPL Financial in 2000 to offer traditional investment services. In 2001, Horizon Wealth Management, LLC established its Registered Investment Advisory to offer the following additional services:

1. Development of an Investment Policy Statement (IPS)
2. Intermittent or periodic review of client's investment portfolio, upon request of the client. Such review may include a consolidated report of the client's investment accounts, a report of any material variance of the account from the client's IPS, or other information as requested by client. Specific criteria reviewed may include:
 - (a). Substantial change in portfolio's asset allocation
 - (b). Adherence to diversification standards stated in IPS
 - (c). Deterioration in S&P bond quality as rated by Moody's and/or Standard & Poors.

Clients will receive a written report summarizing each review performed. Clients are encouraged to review IPS annually with Horizon Wealth Management, LLC to document changes.

3. Financial Planning: The financial planner and client define the client's financial goals, needs and objectives. After appropriate data has been gathered the financial planner analyzes and evaluates the client's financial status and develops recommendations. The planner and client review the recommendations and determine implementation and monitoring responsibilities. The financial plan is reviewed and updated periodically at the client's request.

Advisory services may be tailored to the individual needs of clients.

Horizon Wealth Management, LLC does not provide portfolio management services nor does it offer wrap fee programs through its Registered Investment Advisor (RIA). However, these services are offered through Barbara Geltmaker and Marcia Mattingly in their capacity as registered representatives of LPL Financial a registered broker/dealer and investment advisor, member FINRA/SIPC. This presents a conflict of interest as detailed in Item 10.

The firm is privately owned with no individual owning more than 24%. The principal executive officer is Barbara L. Geltmaker.

Item 5 – Fees and Compensation

The specific manner in which fees are charged by Horizon Wealth Management, LLC is established in a client's written agreement with Horizon Wealth Management, LLC.

Fees are determined by one of the following methods:

1. Hourly charges for time spent, calculated at regular hourly rates. Rates vary according to employee's experience and ability and range from \$50 - \$275 per hour. Fees will be billed periodically as services are rendered.
2. A fixed retainer as agreed upon between client and advisor, adjusted annually. Retainer is billed quarterly, in advance, and is prorated for any partial periods.

Contract may be terminated at any time by written notice of either party to the other. Any unearned fees paid in advance of services rendered will be refunded on a prorated basis.

Horizon Wealth Management, LLC's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Horizon Wealth Management LLC's fee, and Horizon Wealth Management, LLC shall not receive any portion of these commissions, fees, and costs. Registered Representatives of Horizon Wealth Management may receive a portion of these commissions, fees, and costs as disclosed in subsequent items throughout this brochure.

Item 12 further describes the factors that Horizon Wealth Management, LLC considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

Item 6 – Performance-Based Fees and Side-By-Side Management

Horizon Wealth Management, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Horizon Wealth Management, LLC provides investment advisory services to individuals, high net worth individuals, trusts, corporate pension and profit-sharing plans, charitable institutions, and foundations.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Horizon Wealth Management, LLC reviews a range of investment products including publicly traded stocks, corporate, municipal and government bonds, mutual funds, variable and fixed annuities, life insurance, and other securities as mutually agreed upon.

Investment strategies and advice is formulated using fundamental analysis. The main sources of information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses and filings with the Securities and Exchange Commission. The investment strategies used to implement any investment advice given to clients is for long-term purchases (securities held at least a year).

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Horizon Wealth Management, LLC or the integrity of Horizon Wealth Management, LLC's management. Horizon Wealth Management, LLC has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Barbara Geltmaker and Marcia Mattingly are Principals of Horizon Wealth Management and Registered Representatives with LPL Financial (LPL), a broker-dealer registered with FINRA. LPL is also an investment advisor registered with the Securities and Exchange Commission. LPL transacts business in mutual funds, stocks, bonds, commodities, options, private and public partnerships, variable annuities, real estate investment trusts, insurance and other insurance products. In such a capacity, they may offer securities and receive normal and customary commissions as a result of such securities transactions. This presents a conflict of interest to the extent that they recommend a client invest in a security which results in a commission being paid to them. They spend approximately 45% of time on these activities.

In addition, Ms. Geltmaker and Ms. Mattingly are licensed insurance agents through numerous insurance companies. In such a capacity, they may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that they recommend the purchase of an insurance product which results in a commission being paid to them as an insurance agent. They spend approximately 5% of time on these activities.

In addition, Ms. Geltmaker and Ms. Mattingly are Investment Advisor Representatives, ("IAR's"), with LPL. In such a capacity, they may offer advisory accounts and receive normal and customary fees which are fully described in LPL's Form ADV. This presents a conflict of interest to the extent that they recommend that a client open an account in which compensation is received as an IAR with LPL. They spend approximately 50% of time on this activity.

Item 11 – Code of Ethics

The advisors of Horizon Wealth Management may, in their capacity as registered representatives of LPL, at a client's request, effect securities transactions for compensation through their broker-dealer, LPL Financial. Any trades will be effected at rates in effect at the time client uses such brokerage services. Brokerage commissions are negotiable and clients are free to seek transaction execution with a broker-dealer of their selection. All conflicts of interest relating to compensation are disclosed in this Brochure.

Horizon Wealth Management or any of its employees or related persons may own or transact securities which may coincide with a client recommendation. In every situation, the client needs are considered first and the securities are widely held and publicly traded.

Item 12 – Brokerage Practices

Horizon Wealth Management, LLC does not have the authority through its registered investment advisory to determine, without specific client consent, the securities to be bought or sold, the amount of securities to be bought or sold, the broker or dealer to be used or the commission rates to be paid.

Associated persons of Horizon Wealth Management, LLC may suggest that clients implement recommendations set forth in the IPS and/or account review through LPL Financial in his/her capacity as a registered representative or an independent licensed insurance agent.

If the client chooses to do so, this would present a conflict of interest to the extent that the associates would receive normal and customary commissions or referral fees as a registered representative or licensed insurance agent resulting from any securities or insurance transaction.

While LPL makes every attempt to obtain the best execution possible, there is no assurance that it will be obtained. Clients should consider whether or not the appointment of LPL as the sole broker-dealer may or may not result in certain costs or disadvantages as a result of possibly less favorable executions. Clients are advised that they are free to seek transaction execution or insurance products with the broker-dealer or insurance agent of their choice.

Item 13 – Review of Accounts

Horizon Wealth Management will conduct, at client's request, periodic reviews to monitor adherence to the Investment Policy Statement (IPS). The review may include material change in allocation, adherence to diversification standards stated in IPS, deterioration in the S&P bond quality rating and other information as requested by client. Reviews are performed by Barbara L. Geltmaker and Marcia Mattingly. Clients are encouraged to review IPS annually with Ms. Geltmaker or Ms. Mattingly to document changes.

Clients will receive a written report summarizing each review performed.

Item 14 – *Client Referrals and Other Compensation*

A group of CPA's, all Officers of Monroe Shine & Co., Inc. and owners of Horizon Wealth Management, LLC are also registered representatives and IAR's with LPL Financial. They are paid a percentage of the fees earned on client engagements they have referred to Ms. Geltmaker or Ms. Mattingly. This presents a conflict of interest to the extent they refer a client to Horizon Wealth Management, LLC in which they receive compensation for account referrals.

Item 15 – *Custody*

Horizon Wealth Management, LLC does not take custody of client funds or securities.

Item 16 – *Investment Discretion*

Horizon Wealth Management, LLC does not accept discretionary authority from the client to select the identity and/or amount of securities to be bought or sold in a client account. Barbara Geltmaker and Marcia Mattingly, in their capacity as registered representatives of LPL Financial, may accept discretionary authority from clients, if the client has opened an account at LPL Financial. This brochure discloses all related conflicts of interest.

Item 17 – *Voting Client Securities*

As a matter of firm policy and practice, Horizon Wealth Management, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Horizon Wealth Management, LLC may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about their financial condition. Horizon Wealth Management, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. Horizon Wealth Management, LLC does not solicit prepayment of more than \$500 in fees per client six or more months in advance.

Item 19 – Requirements for State-Registered Advisers

Barbara L. Geltmaker, AIF®, CRPC® - Ms. Geltmaker is an owner and President of Horizon Wealth Management, LLC and a Registered Principal for LPL Financial. Joining the firm in 2000, she has 30 years financial services industry experience, including 9 years at Hilliard Lyons Trust Company where she served as Senior Vice President, Portfolio Manager, and Director of Trust and Estate Administration Services. Prior to that, Ms. Geltmaker was Vice President, Trust Officer, and Director of Trust and Investment Services for PNC Bank, Indiana. Ms. Geltmaker is a graduate of Indiana University where she earned a B. S. in Business, and holds FINRA Series 7, 63, 65, and 24 licenses.

Barbara Geltmaker has earned the Accredited Investment Fiduciary® (AIF®) professional designation, awarded by the Center for Fiduciary Studies, which is associated with the University of Pittsburgh. The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Ms. Geltmaker has also completed the Chartered Retirement Planning Counselor (CRPC®) professional designation program. The CRPC® Program curriculum emphasizes

the importance of understanding each client's individual financial situation, and then analyzing his or her related needs and identifying investment opportunities that will best meet those needs. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Marcia L. Mattingly, CFP® - Ms. Mattingly is an owner of Horizon Wealth Management, LLC and a registered representative and Investment Advisor Representative (IAR) with LPL Financial. She joined Horizon Wealth Management, LLC in 2000. Ms. Mattingly is a graduate of Indiana University where she earned a B. S. in Business with a concentration in Finance. She holds FINRA Series 7, 63, and 66 licenses and is a CERTIFIED FINANCIAL PLANNER™ Certificant.

The CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board") and is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas of insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university).
- Examination – Pass the comprehensive CFP® Certification Examination.
- Experience – Complete at least three years of full-time financial planning-related experience
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field.

Ms. Mattingly does not receive any additional compensation (ex. Sales awards) for providing advisory services.